

LISTING OF THE CLAIMS

The following listing, if entered, replaces all prior versions of the claims in the present application.

1. (Currently Amended) A ~~product rate calculation system comprising~~ computer readable storage medium storing program instructions, wherein the program instructions are executable to implement:

- a product application operable to provide product information to and receive consumer information from a user, and further operable to convert a request received from the user into send a call to a product rate calculation software component and to send the call to the product rate calculation software component, wherein being operable to send the call comprises being operable to send at least one pointer to a product rate calculation software component interface;
- a first support software component operable to receive the call from the product application; and
- a first protocol stack operable to process the call into a protocol for transmission over a communication link.

2. (Canceled)

3. (Currently Amended) The ~~product rate calculation system~~ computer readable storage medium of claim [[2]] 1 wherein the at least one pointer indicates rating information stored in a database.

4. (Currently Amended) The ~~product rate calculation system~~ computer readable storage medium of claim 1 wherein the product application and the first support software component execute in a single process.

5. (Currently Amended) The ~~product rate calculation system~~ computer readable storage medium of claim 1 wherein the product application further comprises at least one product application software component.

6. (Currently Amended) The ~~product rate calculation system~~ computer readable storage medium of claim 1 wherein the protocol stack is a network protocol stack.

7. (Currently Amended) The ~~product rate calculation system~~ computer readable storage medium of claim 1 further ~~comprising~~ storing program instructions executable to implement:

[[a]] the product rate calculation software component having [[a]] the product rate calculation software component interface, the product rate calculation software component for calculating a product rate depending upon rating information;

a second support software component; and

a second protocol stack; ~~and~~ wherein a communication link is coupled between the first protocol stack and the second protocol stack, the second protocol stack operable to receive and process a transmission from the first protocol stack into the call to the product rate calculation software component, the second support software component for sending the call to the product rate calculation software component to the product rate calculation software component interface.

8. (Currently Amended) The ~~product rate calculation system~~ computer readable storage medium of claim 7 wherein the first support software component is a proxy component and the second support software component is a stub component.

9. (Currently Amended) The ~~product rate calculation system~~ computer readable storage medium of claim 7 wherein the communication link is a network.

10. (Currently Amended) The ~~product rate calculation system~~ computer readable storage medium of claim 7 wherein the product rate calculation software component and the second support software component execute in a single process.

11. (Currently Amended) The ~~product rate calculation system~~ computer readable storage medium of claim 7 wherein the rating information includes at least one of the consumer information and product information.

12. (Currently Amended) The ~~product rate calculation system~~ computer readable storage medium of claim 1 wherein the product application is an insurance product application and the product information includes an insurance product rate.

13. (Currently Amended) The ~~product rate calculation system~~ computer readable storage medium of claim 12 wherein the insurance product rate is for one of home insurance, life insurance, health insurance, automobile insurance, and renter's insurance.

14. (Canceled)

15. (Currently Amended) ~~The~~ A product rate calculation system ~~of claim 1~~ further comprising: ~~a computer system including~~ a processor, a memory coupled to the processor, and a network interface, and wherein ~~the product application, the first support software component, and the first protocol stack are encoded as instructions executable on the processor~~ the memory stores program instructions executable by the processor to implement:

a product application operable to provide product information to and receive consumer information from a user, and further operable to convert a request received from the user into a call to a product rate calculation software component and to send the call to the product rate calculation software component, wherein being operable to send the call comprises being operable to send a pointer to a product rate calculation software component interface;

a first support software component operable to receive the call from the product application; and
a first protocol stack operable to process the call into a protocol for transmission over a communication link.

16. (Currently Amended) A method ~~calculating a product rate~~ comprising:
 receiving a request for a product rate from a user;
 converting the request for a product rate into a call to a product rate calculation software component;
 sending the call to a product rate calculation software component to a first support software component, wherein the sending the call comprises sending at least one pointer to a product rate calculation software component interface;
 receiving, at the first support software component, the call to a product rate calculation software component;
 processing the call to a product rate calculation software component into a protocol for transmission over a communication link; and
 transmitting the call to a product rate calculation software component over the communication link.

17. (Currently Amended) The method of claim 16 further comprising:
 receiving the transmitted call to ~~[[a]]~~ the product rate calculation software component;
 processing the transmitted call to ~~[[a]]~~ the product rate calculation software component;
 sending the processed call to a second support software component;
 receiving, at a second support software component, the call to ~~[[a]]~~ the product rate calculation software component;
 sending the call to ~~[[a]]~~ the product rate calculation software component to ~~[[a]]~~ the product rate calculation software component interface; and
 performing a product rate calculation depending upon rating information.

18. (Original) The method of claim 17 further comprising retrieving rating information from a database.

19. (Original) The method of claim 17 further comprising storing a calculated product rate in a database.

20. (Original) The method of claim 16 wherein the receiving a request further comprises receiving consumer information from a computer system.

21. (Canceled)

22. (Canceled)

23. (Original) The method of claim 16 wherein the product rate is an insurance product rate.